

Please file the following response with the court in to case 12-12020-(MG) Residential Capital VS Kristin Karmazyn

Per Residential Concepts documents

Foreclosure agreement DOC 8038-11 Exhibit K
 PER PARAGRAPH 5 - A payment must be made in the amount of 1244.65 (9/29/2009), a money order was sent and received on 10/3/2009
 GMAC foreclosed on the house 10/5/2009. We received the money order on 10/7 saying that it was not the right amount
 Per GMAC records it show my call into them asking what they sold the house, I was told it was the wrong amount and I showed them it was the amount the told me, they said there was a mistake made. There own statement and documentation show that I was wrongful foreclosed on and I should be compensated or given the house back.

I was also like to point out the first legal document I signed with GMAC was in July 2009 and we followed exactly what they said to do. In court when they were referring to the loan modifications from March that was a legal document with Homecoming financial not GMAC.

I WOULD LIKE TO BRING TO THE COURT'S ATTENTION THAT THE FOLLOWING STATEMENT ATTACHED WAS SUBMITTED BY GMAC ON 01/09/2015 DOC 7967-8 EXHIBIT G
 THIS STATEMENT SHOWS MY 2000.00 WAS ACCEPTED AND NOT REVERSED. STATEMENT DOC 8038-1 EXHIBIT SUBMITTED ON 1-28 A HAS BEEN CHANGED TO SAY THIS PAYMENT WAS REVERSED
 I believe the statements have been altered for this case

GMAC in past documents stated that the \$4000.00 payment in May was returned, as I have stated many times it was never returned per their own statement DCO 8038-1 Exhibit A
 The \$4000.00 payment was entered and accounted for it was never reversed from their account and we never received the payment back
 This payment was made to Homecoming financial
 The agreement signed with GMAC was in July 2009 and we did send money order but they said wrong amount which was the correct amount

The following payments were paid in 2009 and applied to my account,

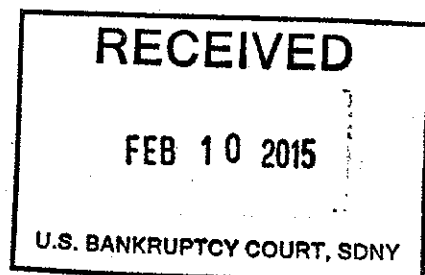
Month	Payment Description	Amount	Document Reference
January	CHECK	0	
February	CHECK	4,000.00	PER DOCUMENT DOC 8038-1 EXHIBIT A PAGE 3-34
March	CHECK	1,313.42	PER DOCUMENT DOC 8038-1 EXHIBIT A PAGE 3-34
April	CHECK	2,698.58	PER DOCUMENT
May	CHECK	2,000.00	PER DOCUMENT
June	CHECK	2,000.00	PER DOCUMENT
July	CHECK	2,000.00	PER DOCUMENT
August	Money order	1525.00 and 1042.41	PER DOCUMENT
Sept 3 2009	Money order	1530.00 money order sent returned saying it was wrong amount needed to be 1244.66	per Document 8038-10 Exhibit J
October 3 2009	Money order	1244.65 sent GMAC RECEIVED 10/3 FORCLOSED 10/5 SENT BACK TO ME ON 10/7	per Document 8038-10 Exhibit L also see DOC 8038 PAGE 5 OF 6

This payment was applied by GMAC after the foreclosure which was payment made by us but sitting in unapplied.
 In October 23 I called and asked about all my payments I made they stated they do not have to reimburse us they could apply to loss
 12/7/2009 2457.67 DOC 8038-1 EXHIBIT A

I would like to know where the Escrow reimbursements that were sent for 2008-2009- We received no Escrow reimbursement.
 Escrow reimbursement 7388.99 DOC 8038-1 EXHIBIT A

I have tried to obtain detail bank statements from Wells Fargo and Chase where my husband had account, since five years has past they have expunged records, if they have a court order they will open case and retrieve files. If my case is going to be denied because of this I ask for an extension and a court order, I am not sure why we need these when all the document the trust has recorded shows the errors made regarding the foreclosure
 I would also like the court to have GMAC to submit Homecoming financial statement It would show these payments in question in detail.

Kristin Karmazyn
 720-314-0188



hereto as Exhibit I. On September 23, 2009, the Karmazyns attempted to make a payment in the amount of \$1,530, but that check was returned that same day because it was not enough to reinstate the account, as the repayment plan was no longer active.² See September 23, 2009 Letter, attached hereto as Exhibit J.

13. On September 24, 2009, the Debtors spoke with the Karmazyns over the phone and initiated a new trial plan that required a payment of \$1,244.65 due October 5, 2009 (the "September Trial Plan").³ See September Trial Plan, attached hereto as Exhibit K; see also Karmazyn Servicing Notes. At this time, the Debtors also informed the Karmazyns that the foreclosure sale was scheduled for October 7, 2009, and that the payment would need to be received by October 5, 2009 for the foreclosure to be stopped. See Karmazyn Servicing Notes. The Debtors did not receive a payment by October 5, 2009 and as a result the September Trial Plan was cancelled on October 7, 2009. See id. The Karmazyns sent a payment of \$1,244.65 on October 7, 2009, but this payment was returned that same day because it was not enough to reinstate the account. See October 7, 2009 Letter, attached hereto as Exhibit L. The foreclosure was conducted on October 7, 2009. See Karmazyn Servicing Notes.

Received money order for 1244.65 on 10/3/2009

² \$1,530 was the amount required under the July Repayment Plan.

³ In the Reply, the Borrower Trust improperly identified the required payment for the September Trial Plan as \$1,530.

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

09/24/09

FORECLOSURE REPAYMENT AGREEMENT

MICHAEL A KARMAZYN
KRISTIN E KARMAZYN
5153 S UKRAINE ST
AURORA CO 80015-6561

RE: Account Number [REDACTED] 4090
Property Address 5153 SOUTH UKRAINE STREET
AURORA CO 80015

MICHAEL A KARMAZYN KRISTIN E KARMAZYN ("Customer") and GMAC Mortgage, LLC ("Lender"), in consideration for the mutual covenants set forth in this Foreclosure Repayment Agreement (the "Agreement"), hereby agree as follows:

1. There is an outstanding debt to the Lender pursuant to a note and mortgage or deed of trust or equivalent security instrument (the "Mortgage") executed on 08/05/05, in the original principal amount of \$294500.00.
2. The account is presently in default for non-payment to Lender of the 11/01/08 installment and all subsequent monthly payments due on the Mortgage for principal, interest, escrows and charges.
3. The amount necessary to cure the default is \$41749.43 plus such additional amounts that are presently due under the terms of the loan documents as of 09/24/09, and will increase until the default in the account is brought current.
4. Lender has instituted foreclosure proceedings against the property securing the Mortgage indebtedness, which proceedings will continue until the default(s) described herein is/are brought current under the terms of the Mortgage, or otherwise cured as provided for in this Agreement.
5. Notwithstanding the foregoing, Lender agrees to suspend but not terminate foreclosure activity on the default account, provided we receive the executed Agreement and we receive the initial installment in the amount of \$1244.65 no later than MONTHLY. This executed Agreement can be mailed or faxed to us at:

*sent
received
10/3*

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

10/07/09

MICHAEL A KARMAZYN
KRISTIN E KARMAZYN
5153 S UKRAINE ST
AURORA CO 80015-6561

RE: Account Number [REDACTED] 4090
Property Address 5153 SOUTH UKRAINE STREET
AURORA CO 80015

Dear MICHAEL A KARMAZYN
KRISTIN E KARMAZYN

PLEASE BE ADVISED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Enclosed please find official check number 6365505039 in amount of \$1244.65. These funds do
not represent the full amount due to reinstate your account at this time.

Your account has been transferred to our attorney to begin foreclosure proceedings. Additional
fees and costs have incurred. If it is your intent to reinstate your account in full, please contact
the attorney below for the reinstatement amounts. Only the correct amount in the form of
certified funds will be acceptable.

CMS Legal Service DBA Castle,
999 18th Street
DENVER CO 80202
303-865-1400

If you cannot afford to reinstate your mortgage, there may be alternatives available to help you
avoid foreclosure. Contact the Loss Mitigation Department at GMAC Mortgage, LLC
immediately at 800-850-4622 to discuss these options.

Foreclosure Department
Loan Servicing

7:53

*Agreed
Revised
10/11*

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

09/23/09

MICHAEL A KARMAZYN
KRISTIN E KARMAZYN
5153 S UKRAINE ST
AURORA CO 80015-6561

RE: Account Number [REDACTED] 4090
Property Address 5153 SOUTH UKRAINE STREET
AURORA CO 80015

Dear MICHAEL A KARMAZYN
KRISTIN E KARMAZYN

PLEASE BE ADVISED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Enclosed please find official check number 6365504983 in the amount of \$1,530.00. These
funds do not represent the full amount due to reinstate your account at this time.

Your account has been transferred to our attorney to begin foreclosure proceedings. Additional
fees and costs have incurred. If it is your intent to reinstate your account in full, please contact
the attorney below for the reinstatement amounts. Only the correct amount in the form of
certified funds will be acceptable.

CMS Legal Service DBA Castle,
999 18th Street
DENVER CO 80202
303-865-1400

If you cannot afford to reinstate your mortgage, there may be alternatives available to help you
avoid foreclosure. Contact the Loss Mitigation Department at GMAC Mortgage, LLC
immediately at 800-850-4622 to discuss these options.

Foreclosure Department
Loan Servicing

7:53

*See letter
Payment
returned
Jagwong
Amount
Refund*

[illegible]

Account Number	Trans Added Date	Date Interest Paid Current	Prin Bal after trans	Transaction Description	Reason Code	Type	Amount	To Principal	Interest Amt	To Escrow Amt	To Fee Amt	To Unapplied Funds Amt	To Credit Insurance Amt	To Late Charge Amt
4090	12/29/2009	10/01/2008	\$0.00 FEE		056	FP	\$2,271.01	\$0.00	\$0.00	\$0.00	\$2,271.01	\$0.00	\$0.00	\$0.00
4090	12/29/2009	10/01/2008	\$0.00 Non-Cash			AA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,598.62
4090	12/29/2009	10/01/2008	\$0.00 PAYMENT			SRO	(\$2,271.01)	\$0.00	\$0.00	\$0.00	\$0.00	(\$2,271.01)	\$0.00	\$0.00
4090	12/29/2009	10/01/2008	\$0.00 Unapplied			UFU	(\$2,271.01)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	12/29/2009	10/01/2008	\$0.00 Unapplied			UI	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,598.62
4090	12/18/2009	10/01/2008	\$0.00 Write-Off		011	WFL	(\$2.00)	\$0.00	\$0.00	\$0.00	(\$2.00)	\$0.00	\$0.00	\$0.00
4090	12/14/2009	10/01/2008	\$0.00 FEE		040	FE	\$2,795.83	\$0.00	\$0.00	\$0.00	\$2,795.83	\$0.00	\$0.00	\$0.00
4090	12/14/2009	10/01/2008	\$0.00 FEE		164	FE	\$251.00	\$0.00	\$0.00	\$0.00	\$251.00	\$0.00	\$0.00	\$0.00
4090	12/11/2009	10/01/2008	\$0.00 FEE		011	FE	\$136.50	\$0.00	\$0.00	\$0.00	\$136.50	\$0.00	\$0.00	\$0.00
4090	12/07/2009	10/01/2008	\$0.00 PAYMENT			SR	\$2,570.43	\$0.00	\$0.00	\$2,570.43	\$0.00	\$0.00	\$0.00	\$0.00
4090	12/07/2009	10/01/2008	\$0.00 PAYMENT			SRR	(\$598.37)	\$0.00	\$0.00	(\$598.37)	\$0.00	\$0.00	\$0.00	\$0.00
4090	11/10/2009	10/01/2008	\$0.00 Escrow Dist-Unapplied			M72	(\$7,389.77)	\$0.00	\$0.00	\$0.00	\$0.00	\$7,389.77	\$0.00	\$0.00
4090	11/09/2009	10/01/2008	\$0.00 Unapplied			UF	(\$7,389.77)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	11/02/2009	10/01/2008	\$0.00 FEE		171	FMV	(\$12.50)	\$0.00	\$0.00	\$0.00	(\$12.50)	\$0.00	\$0.00	\$0.00
4090	10/28/2009	10/01/2008	\$0.00 Write-Off			WRF	\$0.00	\$285,480.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	10/28/2009	10/01/2008	\$285,480.45 PAYMENT			PT	\$7,678.72	\$0.00	\$0.00	(\$1,982.05)	\$0.00	\$9,660.78	\$0.00	\$0.00
4090	10/28/2009	10/01/2008	\$285,480.45 PAYMENT			RT	(\$7,678.72)	\$0.00	\$0.00	\$1,982.05	\$0.00	(\$9,660.78)	\$0.00	\$0.00
4090	10/28/2009	10/01/2008	\$0.00 Unapplied			UFL	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	10/27/2009	10/01/2008	\$285,480.45 PAYMENT			UFU	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	10/27/2009	10/01/2008	\$0.00 Unapplied			SRO	(\$190,000.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$190,000.00)	\$0.00	\$0.00
4090	10/20/2009	10/01/2008	\$0.00 FEE		040	UF	(\$190,000.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	10/19/2009	10/01/2008	\$0.00 Comment			FB	\$880.61	\$0.00	\$0.00	\$0.00	\$880.61	\$0.00	\$0.00	\$0.00
4090	10/16/2009	10/01/2008	\$285,480.45 PAYMENT			SLC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	10/16/2009	10/01/2008	\$0.00 Unapplied			SR	\$190,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$190,000.00	\$0.00	\$0.00
4090	10/16/2009	10/01/2008	\$0.00 Unapplied			UF	\$190,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	10/07/2009	10/01/2008	\$285,480.45 Non-Cash			AA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	10/07/2009	10/01/2008	\$0.00 Unapplied			UF	(\$2,271.01)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	09/29/2009	10/01/2008	\$0.00 FEE		011	FB	\$11.25	\$0.00	\$0.00	\$0.00	\$11.25	\$0.00	\$0.00	\$0.00
4090	09/24/2009	10/01/2008	\$285,480.45 Non-Cash			AA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	09/24/2009	10/01/2008	\$0.00 Unapplied			UF	\$2,271.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	09/17/2009	10/01/2008	\$0.00 Comment			SLC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	09/15/2009	10/01/2008	\$285,480.45 Non-Cash			AA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	09/15/2009	10/01/2008	\$0.00 Unapplied			UF	(\$2,271.01)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	09/15/2009	10/01/2008	\$0.00 Unapplied			UFU	\$2,271.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4090	08/18/2009	10/01/2008	\$0.00 Comment			SLC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

12-12020-mg Doc 8183 Filed 02/24/15 Entered 01/28/15 15:41:18 Exhibit A

2009

MAY 7 all
June Period
July

Refunded as
Statement
we never rec'd
money back.

LOAN TYPE 1-8 CONVENTIONAL
ACCOUNT NUM [REDACTED] 4090

2009 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
PROP INSPECT	11.25	08/08	01/13/09					11.25	285,912.86	-41.27	
TAX DISB		08/08	02/03/09			-1285.24			285,912.86	-1,326.51	
PAYMENT	2686.58	09/08	03/24/09	203.59	2168.17	314.82	MARCH		285,709.27	-1,011.69	
MISC RECEIPT	1313.42	09/08	03/24/09				APRIL PAYMENT		285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	527.40	09/08	04/03/09					527.40	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	787.50	09/08	04/03/09					787.50	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	10.00	09/08	04/03/09					10.00	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	460.00	09/08	04/03/09					460.00	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	5.32	09/08	04/03/09					5.32	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	125.00	09/08	04/03/09					125.00	285,709.27	-1,011.69	1,313.42
MISC RECEIPT	2000.00	09/08	05/04/09						285,709.27	-1,011.69	3,313.42
PROP INSPECT	11.25	09/08	05/08/09					11.25	285,709.27	-1,011.69	3,313.42
TAX DISB		09/08	05/14/09			-1285.19			285,709.27	-2,296.88	3,313.42
MISC RECEIPT	2000.00	09/08	06/01/09				MAY PAYMENT		285,709.27	-2,296.88	5,313.42
REVERSAL	-2000.00	09/08	06/02/09				Refunded - never received		285,709.27	-2,296.88	3,313.42
PROP INSPECT	11.25	09/08	06/10/09					11.25	285,709.27	-2,296.88	3,313.42
CORP ADV 3 D	83.00	09/08	07/15/09					83.00	285,709.27	-2,296.88	3,313.42
MISC RECEIPT	7389.77	09/08	07/27/09				Told refund - Never received		285,709.27	-2,296.88	10,703.19
MISC RECEIPT	1525.00	09/08	08/03/09				JUNE PAYMENT		285,709.27	-2,296.88	12,228.19
PROP INSPECT	11.25	09/08	08/03/09					11.25	285,709.27	-2,296.88	12,228.19
PAYMENT	2567.41	10/08	08/04/09	228.82	2023.77	314.82	JULY		285,480.45	-1,982.06	12,228.19
REVERSAL	-1042.41	10/08	08/04/09						285,480.45	-1,982.06	11,185.78
REVERSAL	-1525.00	10/08	08/04/09				Refunded never received		285,480.45	-1,982.06	9,660.78
PROP INSPECT	11.25	10/08	09/29/09					11.25	285,480.45	-1,982.06	9,660.78
MISC RECEIPT	190000.00	10/08	10/16/09				Auction Payment		285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	15.93	10/08	10/20/09					15.93	285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	50.00	10/08	10/20/09					50.00	285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	230.18	10/08	10/20/09					230.18	285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	87.50	10/08	10/20/09					87.50	285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	497.00	10/08	10/20/09					497.00	285,480.45	-1,982.06	199,660.78
BKY-OTHER	-190000.00	10/08	10/27/09						285,480.45	-1,982.06	9,660.78
BKY-OTHER		10/08	11/02/09	285480.45					0.00	-1,982.06	9,660.78
SPEEDPAY FEE	-12.50	10/08	11/09/09					-12.50	0.00	-1,982.06	9,660.78
ESC DISB		10/08	11/10/09						0.00	-1,982.06	2,271.01